

In re:
Kevin C. Fountain
Debtor

Case No. 21-12391-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Jan 25, 2024

User: admin
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2024:

Recip ID	Recipient Name and Address
db	Kevin C. Fountain, 2606 Cumberland Ave, Reading, PA 19606-2112

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 27, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2024 at the address(es) listed below:

Name	Email Address
MARK A. CRONIN	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mfarrington@kmlawgroup.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
SHAWN J. LAU	on behalf of Debtor Kevin C. Fountain shawn_lau@msn.com g61705@notify.cincompass.com;lau.shawnb128866@notify.bestcase.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: KEVIN C. FOUNTAIN DEBTOR	BANKRUPTCY NO. 21-12391 CHAPTER 13
---------------------------------------	---

**ORDER TO SELL REAL ESTATE LOCATED AT 2606 CUMBERLAND AVE,
READING, PENNSYLVANIA 19606 FREE AND CLEAR OF LIENS AND
ENCUMBRANCES AND TO PERMIT DISTRIBUTION OF SALE PROCEEDS**

AND NOW, upon consideration of the Debtor's Motion for Authority to Sell Real Estate located at 2606 Cumberland Ave, Reading, Pennsylvania 19606 Free and Clear of Liens and Encumbrances and to Permit Distribution of Sale Proceeds ("Motion"), and after notice and opportunity for hearing,

IT IS HEREBY ORDERED that the Debtor has satisfied this Court that the proposed sale is to a good faith purchaser for a fair and reasonable consideration that is in the best interest of the bankruptcy estate and that the Debtor is therefore authorized to sell, free and clear of all liens and encumbrances, the real property owned by the Debtor located at 2606 Cumberland Ave, Reading, Pennsylvania 19606 to Astrid Mayra Veras Payero and Matthew Joshua Toledo for the sum of \$190,000.00 in accordance with terms and conditions as follows:

A. The sale price is \$190,000.00 to be paid by the buyers, Astrid Mayra

Veras Payero and Matthew Joshua Toledo.

B. Distribution is to be as follows and this order of distribution:

- i. All real estate taxes and other obligations owed by the Movants under the terms of the Agreement of Sale;
- ii. The usual and customary costs of settlement paid by sellers pertaining to the transfer of real estate in Berks County, Pennsylvania, including but not limited to the realty transfer tax, if any;
- iii. Payment of the secured claim of Rocket Mortgage, LLC f/k/a Quicken Loans f/k/a Quicken Loans Inc., Claim 7-1, in an amount sufficient to satisfy the full amount of its security interest as determined by a payoff amount to be provided by the mortgage holder prior to the date of closing, which Debtor shall request no less than seven (7) days prior to closing, but

which is estimated not to exceed the claim amount of \$119,069.30,
secured creditors lien as referred to in this paragraph shall remain on the
real property until such time that it is paid in full;

- iv. The Broker's commission of 6% of the Purchase Price which will be split
50-50 between the Sellers' Broker agent and the Buyers' Broker agent;
- v. The amount of \$750.00 to be held by the title agency to pay Debtors'
Counsel legal fees subject to Bankruptcy Court Approval;
- vi. The Chapter 13 Trustee the remaining plan amount of \$10,400.00;
- vii. The remaining amount to the debtor.

C. Debtor's counsel hereby certifies that there are no secured creditors with
liens on this real estate which will not be satisfied by the proceeds from the sale.

IT IS FURTHER ORDERED that the Debtor provide the Chapter 13 Trustee with
the HUD1 within ten (10) days of the closing.

BY THE COURT:



Date: January 25, 2024

Patricia M. Mayer
United States Bankruptcy Judge